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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/915,203	07/23/2001	Theodore Watler	018684-001510US	5279
20350 7590 04/20/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER DANIEL JR, WILLIE J	
			ART UNIT	PAPER NUMBER
			2617	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		04/20/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

09/915,203

Applicant(s)

WATLER ET AL.

Examiner

Willie J. Daniel, Jr.

Art Unit

2617

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 January 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-5, 7-9, 12-16, 18-20, 22-26, 28, 29, 32-36 and 40-45 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-5, 7-9, 12-16, 18-20, 22-26, 28, 29, 32-36 and 40-45 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is in response to applicant's amendment filed on 31 January 2007. **Claims 1-5, 7-9, 12-16, 18-20, 22-26, 28-29, 32-36, and 40-45** are now pending in the present application and **claims 6, 10-11, 17, 21, 27, 30-31, and 37-39** are cancelled. This office action is made **Final**.

Information Disclosure Statement

2. The information disclosure statement (IDS) submitted on
 - a. 04 August 2006is in compliance with the provisions of 37 CFR 1.97 and is being considered by the examiner.

Claim Rejections - 35 USC § 102

3. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Claims 1 and 15 are rejected under 35 U.S.C. 102(e) as being anticipated by **Dent et al.** (hereinafter Dent) (US 6,246,870 B1).

Regarding **claims 1 and 15**, Dent discloses a system for handling a plurality of accounts (see col. 5, lines 7-11), comprising:

a radiotelephone (500) which reads on the claimed "wireless device" having an account management application and an accounting application (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50),

wherein said account management application internally stores and manages a plurality of accounts each having an internal account balance (see col. 5, lines 38-50; col. 6, lines 6-43; Figs. 6-7 and 8 “ref. 730”), where the radiotelephone (500) has a cellular subscription and satellite subscription,

wherein said accounting application calculates charges (e.g., communication units usage) for a communication (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the terminal performs computations of cumulative communication usage units,

wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs.

Regarding **claim 2**, Dent discloses the system according to claim 1 further comprising: a user interface to allow a user to determine which of said internally stored accounts should be charged for the communication (see col. 6, lines 56-60; col. 3, lines 19-25; col. 5, lines 28-41; col. 7, line 66 - col. 8, line 8; col. 8, lines 30-32), where the user initiate communication with either the satellite or terrestrial radiotelephone communications systems.

Claim Rejections - 35 USC § 103

4. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Claims 12 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Dent et al.** (hereinafter Dent) (US 6,246,870 B1) in view of **Martineau** (US 5,915,226).

Regarding **claims 12 and 22**, Dent discloses every limitation claimed as applied above in claims 1 and 15. Dent does not specifically disclose having the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts. However, the examiner maintains that the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts was well known in the art, as taught by Martineau.

In the same field of endeavor, Martineau discloses the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) (see Figs. 1-3).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16).

Art Unit: 2617

Claims 1-5, 7-9, 13-16, 18-20, 23-26, 28-29, 32-33, 35-36, and 40-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al.** (hereinafter Carlsson) (US 6,026,291) in view of **McGregor et al.** (hereinafter McGregor) (US 5,577,100) and **Dent et al.** (hereinafter Dent) (US 6,246,870 B1).

Regarding **claim 1**, Carlsson discloses a system for handling a plurality of accounts, comprising:

a cellular telephone terminal (145) which reads on the claimed "wireless device" having an account management application (e.g., subscription accounts) (see col. 3, lines 21-31, 34-35; Fig. 5), where the user terminal is able to select between different user accounts for charging of subscription account usage to the different accounts in which the account management application would be inherent for the user to change between accounts for the charging of each account as evidenced by the fact that one of ordinary skill in the art would clearly recognize;

wherein said account management application (e.g., subscription accounts) internally stores and manages a plurality of accounts (see col. 3, lines 21-31, 34-35; Fig. 5), where the user terminal is able to select between different user accounts,

wherein said account management application is capable of selectively charging one of the plurality of internally stored accounts for said communication (see col. 3, lines 16-31, 34-38; col. 5, line 43 - col. 6, line 5; Figs. 5-6), where the user of the terminal is able to select between the different accounts for charging of usage. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in a memory device such as a subscriber

identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling.

Carlsson does not specifically disclose having the features a wireless device having an accounting application; each having an internal account balance; wherein said accounting application calculates charges for a communication; wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication. However, the examiner maintains that the features a wireless device having an accounting application; each having an internal account balance; wherein said accounting application calculates charges for a communication was well known in the art, as taught by McGregor.

In the same field of endeavor, McGregor discloses the features a wireless device (30) having an accounting application (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8), where the mobile phone has an internal accounting application on a ROM (58),

each having an internal account balance (e.g., amount) (see col. 6, lines 32-39; col. 4, lines 41-49; col. 18, lines 28-32), where the mobile phone has an internal pre-paid account,

wherein said accounting application calculates charges for a communication (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 12, lines 24-29; col. 17, lines 1-30; col. 17, line 65 - col. 18, line 14), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have the features a wireless device having an accounting application; each having an internal account balance; wherein said accounting application calculates charges for a communication, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22). The combination of Carlsson and McGregor does not specifically disclose having the feature wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication. However, the examiner maintains that the feature wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication was well known in the art, as taught by Dent.

In the same field of endeavor, Dent discloses the feature wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; Figs. 6-7 and 8 "ref. 730"), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs. As a note, Dent further discloses features such as a radiotelephone (500) which reads on the claimed "wireless device" having an account management application and an accounting application (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the radiotelephone (500) has a cellular subscription and

satellite subscription; and wherein said account management application internally stores and manages a plurality of accounts each having an internal account balance (see col. 5, lines 38-50; col. 6, lines 6-43; col. 9, lines 31-50; Figs. 6-7 and 8 “ref. 730”), where the terminal performs computations of cumulative communication usage units.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature wherein said account management application and said accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said communication, in order to controlling expenses incurred by a communications terminal, as taught by Dent (see col. 2, lines 18-21).

Regarding **claim 2**, the combination of Carlsson, McGregor, and Dent discloses every limitation claimed, as applied above (see claim 1), in addition Carlsson further discloses the system according to claim 1 further comprising:

a user interface to allow a user to determine which of said internally stored accounts should be charged for the communication (see col. 3, lines 21-31; col. 5, line 36 - col. 6, line 23; Figs. 5-6), where the user of the terminal can change between the different subscriptions for billing.

Regarding **claim 3**, the combination of Carlsson, McGregor, and Dent discloses every limitation claimed, as applied above (see claim 1), in addition Carlsson further discloses the system according to claim 1 wherein the account management application uses an algorithm to automatically select one of the plurality of internally stored accounts to be charged for said communication (see col. 3, lines 21-31; col. 5, line 41 - col. 6, line 23; Figs. 5-6), where the

Art Unit: 2617

subscription accounts changes automatically according to a specific schedule of time and day in which the algorithm is inherent for selecting and changing between the accounts as evidenced by the fact that one of ordinary skill in the art would clearly recognize.

Regarding **claim 4**, the combination of Carlsson, McGregor, and Dent discloses every limitation claimed, as applied above (see claim 3), in addition Carlsson further discloses the system according to claim 1 wherein selection of which account is to be charged among said plurality of accounts depends on origin or destination of the communication (see col. 3, lines 21-31; col. 5, lines 14-34; col. 5, line 46 - col. 6, line 23; Figs. 4-6), where the user of the terminal is charged for making or receiving a call.

Regarding **claim 5**, Carlsson discloses the system according to claim 1 wherein said wireless device is capable of making or receiving a communication (see col. 3, lines 21-31; col. 5, line 46 - col. 6, line 23), where the user of the terminal is charged for the subscription using telephone calls. Carlsson does not specifically disclose having the feature data communication. However, the examiner maintains that the feature data communication was well known in the art, as taught by Carlsson.

McGregor further discloses the feature data transfer calls which reads on the claimed "data communication" (see col. 17, lines 6-8), where the algorithm can charge the phone (30) for calls in which data is transferred. Also, Dent further discloses the feature data communications (see col. 4, lines 20-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature data communication, in order to have a mobile phone unit that includes an internal

Art Unit: 2617

accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 7**, the combination of Carlsson, McGregor, and Dent discloses every limitation claimed, as applied above (see claim 1), in addition Carlsson further discloses the system according to claim 1 wherein the wireless device is a mobile phone (145) (see Fig. 2).

Regarding **claim 8**, the combination of Carlsson and McGregor discloses every limitation claimed as applied above in claim 1. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in a memory device such as a subscriber identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. The combination of Carlsson and McGregor does not specifically disclose wherein the account management application and accounting application reside on a smart card attachable to the wireless device. However, the examiner maintains that the feature wherein the account management application and accounting application reside on a smart card attachable to the wireless device was well known in the art, as taught by Dent.

Dent further discloses the feature wherein the account management application and accounting application reside on a smart card attachable to the wireless device (see col. 6, lines 6-10, 61-67; Figs. 6 “ref. 100” and 7).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature wherein the account management application and accounting application reside on a smart card attachable to the wireless device, in order to controlling expenses incurred by a communications terminal, as taught by Dent (see col. 2, lines 18-21).

Regarding **claim 9**, Carlsson discloses the system according to claim 1 wherein the account management application reside on an internal memory in the wireless device (see col. 3, lines 16-31; Figs. 5-6), where the user is able to change the between the different subscriptions in which the account management application and memory would be inherent for the user to change between accounts as evidenced by the fact that one of ordinary skill in the art would clearly recognize. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in a memory device such as a subscriber identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. Carlsson does not specifically disclose having the feature accounting application resides on an internal memory in the wireless device. However, the examiner maintains that the feature accounting application resides on an internal memory in the wireless device was well known in the art, as taught by McGregor.

McGregor discloses the feature accounting application resides on a ROM (58) which reads on the claimed "an internal memory" in the wireless device (30) (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8), where the mobile phone has an internal accounting application. As a note, Dent also further discloses feature wherein the account management application and accounting application resides on an internal memory in the wireless device (500) (see col. 5, lines 38-39; col. 6, lines 6-43, 51-54; Fig. 6; col. 9, lines 31-50), where the radiotelephone (500) has a cellular subscription and satellite subscription in which the radiotelephone (500) performs computations of cumulative communication usage units.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature accounting application resides on an internal memory in the wireless device, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 13**, Carlsson discloses of having a plurality of accounts including a postpaid account (see col. 3, lines 21-31), where the subscriptions are charged for billing to the particular account in which the pay being postpaid would be inherent as evidenced by the fact that one of ordinary skill in the art would clearly recognize. Carlsson does not specifically disclose having the feature wherein the plurality of accounts includes a prepaid account. However, the examiner maintains that the feature wherein the plurality of accounts includes a prepaid account was well known in the art, as taught by McGregor.

Art Unit: 2617

In the same field of endeavor, McGregor discloses the feature wherein the plurality of accounts includes a prepaid account (see col. 2, lines 38-44; col. 4, lines 47-49,51-53), where the mobile phone (30) has a pre-paid account. As a note, Dent also further discloses a postpaid account (see col. 5, lines 59-61), where the systems have a billing period, and a prepaid account (see col. 7, lines 51-55), where the communication services were purchased in advance.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature wherein the plurality of accounts includes a prepaid account, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 14**, Carlsson discloses of use of the wireless device (145) is restricted (see col. 6, lines 19-24,62-64), where the user of the phone is restricted by parameters such as local calls or toll-free numbers. Carlsson does not specifically disclose having the features wherein at least one the plurality of accounts has a usage limit; and wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded. However, the examiner maintains that the features wherein at least one the plurality of accounts has a usage limit; and wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded was well known in the art, as taught by McGregor.

McGregor further discloses the features wherein at least one the plurality of accounts has a usage limit (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted; and

wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the features wherein at least one the plurality of accounts has a usage limit; and wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 15**, Carlsson discloses of a wireless device (145) capable of communicating within a network (see Figs. 2-4), comprising:

an account management application residing in the wireless device (145) to store a plurality of accounts (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23), where the user of the terminal can change between the different accounts in which the account management application is inherent;

a user interface to allow a user to selectively determine which one of the plurality of internally stored accounts will be charged for said communication (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23; col. 6, line 62 - col. 7, line 5; Figs. 5-6), where the user of the

Art Unit: 2617

terminal can change between the different accounts for billing in which the user interface is inherent;

wherein the account management application and the accounting application function in cooperation with each other to charge the selected internally stored account for said communication (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23; col. 6, line 62 -col. 7, line 5), where the different accounts are charged for usage of the telecommunication services. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in a memory device such as a subscriber identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. Carlsson does not specifically disclose having the features each having an internal account balance; an accounting application residing in the wireless device to calculate charges for a communication; and wherein the account management application and the accounting application function in cooperation with each other to charge the selected internally stored account for said communication. However, the examiner maintains that the features each having an internal account balance; an accounting application residing in the wireless device to calculate charges for a communication was well known in the art, as taught by McGregor.

McGregor further discloses the features each having an internal account balance (e.g., amount) (see col. 6, lines 32-39; col. 4, lines 41-49; col. 18, lines 28-32), where the mobile phone has an internal pre-paid account;

an accounting application residing in the mobile phone unit (30) which reads on the claimed "wireless device" to calculate charges for a communication (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have the features each having an internal account balance; an accounting application residing in the wireless device to calculate charges for a communication, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22). The combination of Carlsson and McGregor does not specifically disclose having the feature wherein the account management application and the accounting application function in cooperation with each other to charge the selected internally stored account for said communication. However, the examiner maintains that the feature wherein the account management application and the accounting application function in cooperation with each other to charge the selected internally stored account for said communication was well known in the art, as taught by Dent.

In the same field of endeavor, Dent discloses the feature wherein the account management application and the accounting application function in cooperation with each

Art Unit: 2617

other to charge the selected internally stored account for said communication (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs. As a note, Dent further discloses features such as a radiotelephone (500) which reads on the claimed “wireless device” having an account management application and an accounting application (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the radiotelephone (500) has a cellular subscription and satellite subscription; and wherein said account management application internally stores and manages a plurality of accounts each having an internal account balance (see col. 5, lines 38-50; col. 6, lines 6-43; col. 9, lines 31-50; Figs. 6-7 and 8 “ref. 730”), where the terminal performs computations of cumulative communication usage units.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature wherein the account management application and the accounting application function in cooperation with each other to charge the selected internally stored account for said communication, in order to controlling expenses incurred by a communications terminal, as taught by Dent (see col. 2, lines 18-21).

Regarding **claims 16, 18-20, and 23-24**, the claims as applied to claim 15 are rejected for the same reasons as set forth above in **claims 5, 7-9, and 13-14** respectively.

Regarding **claim 25**, Carlsson discloses a mobile phone (145) comprising:

a private subscription which reads on the claimed “first line” and a business subscription which reads on the claimed “second line” to both make and receive calls (see col. 3, lines 16-

Art Unit: 2617

31), where the user of the terminal is able to have separate subscriptions for making and receiving calls; and

an account management application residing in the mobile phone and configured to store and manage a plurality of internally stored accounts (see col. 3, lines 16-31; Figs. 5 and 6), where the user of the terminal has different subscriptions in which the account management application would be inherent;

wherein calls made or received via the first line are charged to one of the plurality of accounts and calls made or received via the second line is charged to another one of the plurality of accounts (see col. 3, lines 16-31), where the calls are charged to the private or business subscription. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in a memory device such as a subscriber identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. Carlsson also teaches charging calls made or received by the mobile phone (145) (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23), where the user of the phone is charged for calls made or received to the associated subscription. Carlsson does not specifically disclose having the feature each having an internal account balance; an accounting application residing in the mobile phone and configured to calculates charges for a call made or received by the mobile phone; wherein the account management application and the accounting application cooperate to selectively

Art Unit: 2617

charge one of the plurality of internally stored accounts for said call. However, the examiner maintains that the feature each having an internal account balance was well known in the art, as taught by McGregor.

McGregor further discloses the feature each having an internal account balance (e.g., amount) (see col. 6, lines 32-39; col. 4, lines 41-49; col. 18, lines 28-32), where the mobile phone has an internal pre-paid account;

an accounting application residing in the mobile phone and configured to calculates charges for a call made or received by the mobile phone (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 12, lines 24-29; col. 17, lines 1-30; col. 17, line 65 - col. 18, line 14), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have the feature each having an internal account balance, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22). The combination of Carlsson and McGregor does not specifically disclose having the feature wherein the account management application and the accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said call. However, the examiner maintains that the feature wherein the account management application and the accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said call was well known in the art, as taught by Dent.

In the same field of endeavor, Dent discloses the feature wherein the account management application and the accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said call (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; Figs. 6-7 and 8 "ref. 730"), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs. As a note, Dent further discloses features such as a radiotelephone (500) which reads on the claimed "wireless device" having an account management application and an accounting application (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the radiotelephone (500) has a cellular subscription and satellite subscription; and wherein said account management application internally stores and manages a plurality of accounts each having an internal account balance (see col. 5, lines 38-50; col. 6, lines 6-43; col. 9, lines 31-50; Figs. 6-7 and 8 "ref. 730"), where the terminal performs computations of cumulative communication usage units.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the feature wherein the account management application and the accounting application cooperate to selectively charge one of the plurality of internally stored accounts for said call, in order to controlling expenses incurred by a communications terminal, as taught by Dent (see col. 2, lines 18-21)

Regarding **claim 26**, the combination of Carlsson, McGregor, and Dent discloses everything claimed, as applied above (see claim 25), in addition Carlsson further discloses the mobile phone of claim 25 further comprising:

a user interface to allow a user to selectively determine how each call made or received by the mobile phone (145) is to be charged to one of the plurality of accounts (see col. 3, lines 21-31; col. 5, line 36 - col. 6, line 23; Figs. 5-6), where the user of the terminal can change between the different subscriptions for billing.

Regarding **claims 28-29 and 32**, the claims as applied to claim 25 are rejected for the same reasons set forth above in claims 8-9 and 13 respectively.

Regarding **claim 33**, the combination of Carlsson, McGregor, and Dent discloses everything claimed, as applied above (see claim 25), in addition Carlsson further discloses of the mobile phone of claim 25 wherein the calls made or received via the first line include business calls and the calls made or received via the second line include personal calls (see col. 3, lines 16-31), where the user of the terminal has subscription accounts for charging calls to either a private and personal subscription.

Regarding **claim 35**, Carlsson discloses a method for tracking account activities relating to use of a wireless device (145), comprising:

selecting one of a plurality of accounts to be charged for a communication, wherein the plurality of accounts are internally stored in the wireless device (see col. 3, lines 16-31), where the user is able to have multiple accounts charged in which the terminal is able to switch between the different accounts;

causing the wireless device (145) to be used for said communication (see col. 3, lines 16-31; col. 5, lines 43 - col. 6, line 23; Figs. 5-6), where the wireless device is used for calls. As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) in which the MIN is typically stored in

Art Unit: 2617

a memory device such as a subscriber identity module (SIM) or smart card of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. Carlsson does not specifically disclose having the features each having an internal account balance; calculating charges to be charged against the selected account for said communication using a processor in the wireless device; adjusting the selected internally stored account using the calculated charges. However, the examiner maintains that the features each having an internal account balance; calculating charges to be charged against the selected account for said communication using a processor in the wireless device; adjusting the selected internally stored account using the calculated charges was well known in the art, as taught by McGregor.

McGregor further discloses the features of each having an internal account balance (e.g., amount) (see col. 6, lines 32-39; col. 4, lines 41-49; col. 18, lines 28-32), where the mobile phone has an internal pre-paid account;

calculating charges to be charged against the selected account for said communication using a processor (56) in the wireless device (30) (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 12, lines 24-29; col. 17, lines 1-8), where the mobile phone has an internal accounting application for calculating charges; and

adjusting the selected internally stored account using the calculated charges (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8). As a note, Dent also further discloses the features calculating charges to be charged against the selected account for said

Art Unit: 2617

communication using a processor in the wireless device and adjusting the selected internally stored account using the calculated charges (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; col. 9, lines 31-50; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the features each having an internal account balance; calculating charges to be charged against the selected account for said communication using a processor in the wireless device; adjusting the selected internally stored account using the calculated charges, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 36**, the combination of Carlsson, McGregor, and Dent discloses everything claimed, as applied above (see claim 35), in addition Carlsson further discloses wherein the step of selecting one of the plurality of accounts further comprises: allowing a user to select one of the plurality of accounts via a user interface (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5; col. 6, line 62 - col. 7, line 5; Figs. 5-6), where the user of the terminal can change between the different accounts for billing in which the user interface is inherent.

Regarding **claim 40**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 7 and 18.

Regarding **claim 41**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 5 and 16.

Regarding **claim 42**, the combination of Carlsson, McGregor, and Dent discloses everything claimed, as applied above (see claim 35), in addition Carlsson further discloses the method according to claim 35 wherein the step of selecting one of a plurality of accounts to be charged further comprises:

identifying the origin or destination of the communication (see col. 3, lines 21-31; col. 5, lines 14-34; col. 5, line 46 - col. 6, line 23; Figs. 4-6), where the user of the terminal is charged for making or receiving a call;

selecting the one of the plurality of internally stored accounts to be charged based on the identified origin or destination of the communication (see col. 3, lines 21-31; col. 5, lines 14-34; col. 5, line 46 - col. 6, line 23; Figs. 4-6), where the user of the terminal is charged for making or receiving a call. As a note, McGregor also discloses the feature communication (see col. 17, lines 6-8), where the algorithm can charge the phone (30) for calls. As a note, Dent also discloses the feature selecting the one of the plurality of internally stored accounts to be charged based on the identified origin or destination of the communication (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; Figs. 6-7 and 8 "ref. 730"), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs.

Regarding **claim 43**, Carlsson discloses of use of said wireless device (145) is restricted (see col. 6, lines 19-24), where the user of the phone is restricted by parameters such as local calls or toll-free numbers. Carlsson does not specifically disclose having the

Art Unit: 2617

features wherein one of said internal accounts has a usage limit and when the credit limit is exceeded. However, the examiner maintains that the features wherein one of said internal accounts has a credit limit and when the credit limit is exceeded was well known in the art, as taught by McGregor.

McGregor further discloses the features wherein one of said internal accounts has a usage limit (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted, and

when the usage limit is exceeded (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the features wherein one of said internal accounts has a usage limit and when the usage limit is exceeded, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 44**, Carlsson discloses of use of said wireless device (145) is restricted (see col. 6, lines 19-24), where the user of the phone is restricted by parameters such as local calls or toll-free numbers. Carlsson does not specifically disclose having the features wherein one of said internal accounts has a prepaid amount and when the credit limit is exhausted. However, the examiner maintains that the features wherein one of said internal accounts has a prepaid amount and when the credit limit is exhausted was well known in the art, as taught by McGregor.

McGregor further discloses the features wherein one of said internal accounts has a credit limit (see col. 4, lines 41-56), where the mobile phone continues to operate until the money of the account is exhausted, and

when the credit limit is exhausted (see col. 4, lines 41-56), where the mobile phone continues to operate until the money of the account is exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the features wherein one of said internal accounts has a prepaid amount and when the credit limit is exhausted, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Regarding **claim 45**, Carlsson discloses of a method for tracking account activities made by a mobile phone having a first line and a second line both configured to make and receive calls, comprising:

assigning a first internally stored account to calls made or received via the first line (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5);

assigning a second internally stored account to calls made or received via the second line (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5);

making or receiving a call via either the first line or the second line (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5). As a note, Carlsson further teaches of cellular telephone terminal (145) that has a mobile identification number (MIN) (see col. 3, lines 16-22) that is typically stored in a memory device such as a subscriber identity module (SIM) or smart card

of said cellular telephone terminal (145). Memory devices such as a SIM or smart card contain subscriber related data (i.e., ESN, EESN, IMSI, directory number, subscription data, etc.) in which the subscriber related data is exchanged between the terminal (145) and network equipment during communication signaling. Carlsson does not specifically disclose having the features each having an internal account balance; calculating charges to be paid for the call using a processor in the mobile phone; and adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received. However, the examiner maintains that the features each having an internal account balance; calculating charges to be paid for the call using a processor in the mobile phone; and adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received was well known in the art, as taught by McGregor.

McGregor further discloses the features of each having an internal account balance (e.g., amount) (see col. 6, lines 32-39; col. 4, lines 41-49; col. 18, lines 28-32), where the mobile phone has an internal pre-paid account;

calculating charges to be paid for the call using a processor (56) in the mobile phone (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8), where the accounting application monitors usage for billing; and

adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, lines 1-8), where the mobile phone has an internal accounting application for calculating charges which is updated on the fly as

Art Unit: 2617

calls are made. As a note, Dent also further discloses the features calculating charges to be paid for the call using a processor in the wireless device and adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41, 51-58; col. 9, lines 31-50; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent to have the features each having an internal account balance; calculating charges to be paid for the call using a processor in the mobile phone; and adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received, in order to have a mobile phone unit that includes an internal accounting for internal calculation of communication charges in real-time or on the fly, as taught by McGregor (see col. 2, lines 12-22).

Claims 12 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al.** (hereinafter Carlsson) (**US 6,026,291**) in view of **McGregor et al.** (hereinafter McGregor) (**US 5,577,100**) and **Dent et al.** (hereinafter Dent) (**US 6,246,870 B1**) as applied to claims 1 and 15 above, and further in view of **Martineau** (**US 5,915,226**).

Regarding **claim 12**, Carlsson discloses of having an account management application (see col. 3, lines 16-31; Figs. 5-6), where the subscriber of the terminal has

Art Unit: 2617

different subscription accounts in which the user is billed. Carlsson does not specifically disclose having the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts. However, the examiner maintains that the feature wherein the account management application is configured so as to allow a user to transfer balances was well known in the art, as taught by McGregor.

McGregor further discloses wherein the account management application is configured so as to allow a user to transfer balances (see col. 4, lines 41 - col. 5, line 17), where the mobile phone unit performs a money transfer to an account from another account when the funds are exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Dent wherein the account management application is configured so as to allow a user to transfer balances, in order for the mobile phone unit to perform a money transfer when funds are exhausted in an account, as taught by McGregor. The combination of Carlsson, McGregor, and Dent does not specifically disclose having the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts. However, the examiner maintains that the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts was well known in the art, as taught by Martineau.

In the same field of endeavor, Martineau discloses the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the

Art Unit: 2617

plurality of internally stored accounts (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) (see Figs. 1-3).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, Dent, and Martineau to have the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of internally stored accounts, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16).

Regarding **claim 22**, the claim as applied to claim 15 are rejected for the same reasons set forth above in claim 12.

Claim 34 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al.** (hereinafter Carlsson) (US 6,026,291) in view of **McGregor et al.** (hereinafter McGregor) (US 5,577,100) and **Dent et al.** (hereinafter Dent) (US 6,246,870 B1) as applied to claims 25 above, and further in view of **Heinonen et al.** (hereinafter Heinonen) (US 5,887,266).

Regarding **claim 34**, Carlsson discloses of having an account management application (see col. 3, lines 16-31; Figs. 5-6), where the subscriber of the terminal has different subscription accounts in which the user is billed. Carlsson does not specifically disclose having the feature wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts. However, the examiner maintains that the feature wherein the account management application is

Art Unit: 2617

configured so as to allow a user to transfer balances was well known in the art, as taught by McGregor.

McGregor further discloses wherein the account management application is configured so as to allow a user to transfer balances (see col. 4, lines 41 - col. 5, line 17), where the mobile phone unit performs a money transfer to an account from another account when the funds are exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor wherein the account management application is configured so as to allow a user to transfer balances, in order for the mobile phone unit to perform a money transfer when funds are exhausted in an account, as taught by McGregor. The combination of Carlsson and McGregor does not specifically disclose having the feature transfer balances among the plurality of accounts. However, the examiner maintains that the feature transfer balances among the plurality of accounts was well known in the art, as taught by Heinonen.

In the same field of endeavor, Heinonen discloses the feature transfer balances among the plurality of accounts (see col. 8, lines 43-49), where the mobile station (1) has internal accounts for use during communication.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, Dent, and Heinonen to have the feature transfer balances among the plurality of accounts, in order to store money to an "electronic money purse" in the mobile station, as taught by Heinonen (see col. 3, lines 44-56).

Response to Arguments

5. Applicant's arguments with respect to claims 1-5, 7-9, 12-16, 18-20, 22-26, 28-29, 32-36, and 40-45 have been considered but are moot in view of the new ground(s) of rejection necessitated by the amended language and/or new limitations.

In response to applicant's arguments, the Examiner respectfully disagrees as the applied reference(s) provide more than adequate support and to further clarify (see the above claims for relevant citations and comments in this section).

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
- a. Lowery et al. (EP 1073025 A2) discloses a system, method, and computer program product for smart card to smart card transactions.
 - b. Katz et al. (US 6,424,706 B1) discloses a method and system for transferring telecommunication-time units among accounts and exchanging same for goods or services.
7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until

Art Unit: 2617

after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Willie J. Daniel, Jr. whose telephone number is (571) 272-7907. The examiner can normally be reached on 8:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Appiah can be reached on (571) 272-7904. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/WJD,JR/

WJD,JR
13 April 2007


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